

Part 7 Loan Application Completeness Review (7 CFR 762.110)**95 Initial Review**

A**Application
Completeness
Review**

Each application shall be reviewed within 5 calendar days of receipt to determine whether the application is complete.

B**Obvious
Eligibility Issues**

Each application shall be reviewed to determine whether there are any obvious reasons the loan cannot be guaranteed, such as an ineligible loan applicant or loan purpose. If it is clear that the loan cannot be guaranteed, the request should be rejected at that time.

C**Requesting
Environmental
Information
From Other
Organizations**

Some applications will require additional information from other USDA agencies or organizations to fulfill National Environmental Policy Act or other special law requirements.

Typically, loan applications that involve highly erodible land, wetlands, historical, or archaeological issues or major construction require information from other organizations. In these cases, FSA must notify the lender regarding the additional information required and request the needed information from the organization or Agency.

The need for this information will indicate an incomplete application and will stop the loan processing timeframes, including PLP automatic approval.

96 Complete Application (7 CFR 762.130)

A**When
Application Is
Complete**

For purposes of determining application processing timeframes, an application will not be considered complete until all information required to make an approval decision, including the information for an environmental review, is received by the Agency.

FSA can conduct its environmental review in most cases without additional information from the lender. However, occasionally additional information is needed, and until this information is received, the application is not complete, and the timeframes do not start. Situations needing additional information often involve wetland determinations, potential historical or archaeological sites, or construction of major confinement livestock facilities. The review is FSA's responsibility to conduct. However, the information to complete this review is part of a complete application.

B**Lender
Notification**

The Agency will confirm the date an application is received with a written notification to the lender.

If an approval or rejection decision cannot be made within 5 calendar days, FSA will notify the lender in writing that the application is complete and the date on which that occurred. This requirement applies to all 3 types of lenders.

97 Incomplete Application (7 CFR 762.110(e))

A**Initial
Notification of
Lender**

If the application is incomplete, FSA will notify the lender in writing within 5 calendar days after receipt of the application. The letter will:

- C identify the additional information required from the lender
 - C establish a deadline for the lender to submit the materials 20 calendar days from the date of the letter.
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B**Second
Notification**

If the lender does not respond or does not supply all of the information requested, FSA will send another letter. The second notification will address the items needed, except that the deadline for submitting additional information will be 10 calendar days.

If necessary, the lender may receive an extension to submit the additional materials.

C**Automatic
Withdrawal of
Application**

If the lender does not provide the information needed to complete its application by the deadline established in an Agency request for the information, the application will be considered withdrawn by the lender.

98-107 (Reserved)